



# CONSUMER NEWS

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## IDENTITY THEFT

**Consumer News has already covered the topic of identity theft several times. However, the trend continues to grow and therefore our advice bears repeating.**

Consumer Sentinel has a data clearing house for identity theft statistics. The information is alarming. California is the second highest state for reports of identity theft with 44.6 victims per 100,000 people. San Diego ranks 3<sup>rd</sup> highest in the number of victims, behind only Los Angeles and San Francisco. (More information is on the website at [www.consumer.gov/sentinel](http://www.consumer.gov/sentinel) ).

### THE SCAM

An identity thief takes a real person's information, such as a social security number, date of birth, and/or driver's license number and applies for credit using the victim's information. Accounts are opened and goods or services are received and not paid for. When the bills are not paid, the debts are reported to credit agencies, and even turned over to collection agencies, who

attempt to collect from the victim.

Sometimes the thief applies for Social Security benefits under a stolen Social Security number.

There are countless ways an identity thief can make money with YOUR information.

The best advice is to protect yourself before you become a victim. For more tips on how to prevent identity theft, visit the FTC website at [www.ftc.gov](http://www.ftc.gov) or Consumer Sentinel website at [www.consumer.gov](http://www.consumer.gov) .

### POINTERS

If you are a victim or suspect you are a victim of identity theft, there are several important steps that you need to take.

#### 1. Contact Your Local Law Enforcement Agency.

If you live in the City of San Diego, call the San Diego Police Department. If you live in La Mesa, call La Mesa Police. If the Sheriff's Department has jurisdiction over where you live, call them and make a report. California Penal Code section 530.5 defines Identity Theft and requires local agencies to take police reports. You are entitled

to a copy of the police report. Obtain one and keep it for your records. You will need it later.

#### 2. Contact The Three Major Credit Reporting Agencies.

Ask them to place a fraud alert on your credit report and to indicate on your reports, "My identity has been used to apply for credit fraudulently. Contact me at (your phone number) to verify all applications."

Ask the credit bureaus to remove inquiries generated due to the fraudulent accounts and to remove the items that are due to the criminal activity of the identity thief. Here's where to write or call.

#### Equifax

P.O. Box 105873  
Atlanta, GA 30348  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

#### Experian

P.O. Box 2104  
Allen TX, 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

#### Trans Union

P.O. Box 6790

Fullerton, CA 92834  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

Send a letter via certified mail explaining how your identity was used to obtain credit in your name and include a copy of the police report.

**3. ATM CARDS.** Report lost or stolen cards immediately. Get a new card and new account number. **DO NOT** use the same PIN number you had on the stolen card.

**4. CHECKING ACCOUNT.** If your checks have been stolen, or fraudulent information has been provided to a bank, notify the bank and appropriate check verification companies and place a stop payment on any outstanding checks you did not write.

**5. CREDITORS.** Contact all your creditors in writing via certified mail to inform them of the theft and ask that old accounts be closed as "account closed at consumers' request."

**6. DRIVER'S LICENSE.** If someone is using your driver's license number as identification, contact the DMV to issue a fraud alert. Request a new license number and fill out a complaint form with them.

**7. HEALTH INSURANCE.** If your health insurance card is stolen, report it to your insurer.

**8. LONG DISTANCE.** If your calling card is lost or stolen, call the carrier to cancel the account and open a new one. Also call

if you discover fraudulent charges on your bill.

**9. PASSPORT.** Notify the nearest regional passport office to prevent the use of your name on a fraudulent passport.

**10. SMALL CLAIMS OR CIVIL JUDGEMENT.** If a civil judgment has been entered in your name for actions taken by the identity thief, contact the court where the judgment was entered and report that you are a victim of identity theft.

**11. CRIMINAL PROSECUTION.** If you are wrongfully prosecuted for criminal charges, contact the State Department of Justice and the FBI (619)565-1255 and follow their procedure to clear your name.

**12. SOCIAL SECURITY NUMBER.** Order a free copy of your "Personal Earnings and Benefit Statement" from the Social Security Administration and check it for accuracy. Notify the SSA of any fraudulent use of your number. The San Diego phone number is 619-233-0610.

Remember an ID thief can steal your card numbers and use them even if you still have possession of the actual cards. Always make a police report if someone is using your personal information for fraudulent purposes, whether the person is using existing accounts or applying for new ones.

**Finally,** consult a private attorney to determine any legal action you can take against creditors and credit bureaus if they refuse to remove fraudulent

entries from your credit report. For a referral, call the County Bar Association lawyer referral service at 619-231-0781.

Contact the Privacy Rights Clearinghouse for more information: 619-298-3396 and [www.privacyrights.org](http://www.privacyrights.org)

### **SCAM ALERT!!**

Canadian Lottery Winners Beware! Don't be fooled by the scam artists who call your home and tell you you've won; as long as you pay Canadian taxes. **DON'T SEND THEM ANY MONEY.** You didn't win anything.

**CALIFORNIA DO NOT CALL LIST.** The proposed regulations are now available for public review and comment. The complete text is at the Attorney General Website: <http://caag.state.ca.us/donotcall/index.htm>

### **FREE FRAUD SEMINAR!**

SCAMJAM is June 8, 2002. A FREE breakfast and lunch are included. **RESERVATIONS ARE REQUIRED** so call (858) 637-6199, for more information.

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